

UNCLASSIFIED

PD - ABC-892--

**Annual Budget  
Submission**

**FY-1993**

**SMALL, MICRO AND  
INFORMAL ENTERPRISE**

**JULY 1991**



**Agency for International Development  
Washington, D.C. 20523**

UNCLASSIFIED

**SMALL, MICRO AND INFORMAL ENTERPRISE**

**FY 1993 ABS**

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FY 1993 ABS  
APRE/SMIE PROGRAM NARRATIVE

Statement of Purpose: The Office of Small, Micro and Informal Enterprise (APRE/SMIE) provides professional and technical leadership in the design and management of Agency initiatives concerned with strengthening the policy environment, market and legal institutions, and direct assistance mechanisms that improve the performance of micro-, small-scale and informal sector enterprises in developing countries. Because these enterprises must function efficiently in the context of the rest of the private sector, SMIE makes a particular effort to coordinate laterally its worldwide operations with those of other APRE offices, private sector development counterparts in Washington regional bureaus, and project officers in USAIDs who manage small, micro and informal enterprise development initiatives.

APRE/SMIE also is responsible for backstopping and coordinating A.I.D.'s worldwide microenterprise program, assuring compliance with legislation and other Congressional guidance in this respect, and for tabulating and reporting programmatic data on Agency projects to the Congress and the U.S. public. The office manages an inter-agency agreement with the U.S. Peace Corps (The Microenterprise Development PASA) and the Congressionally-mandated Advisory Committee on Microenterprise.

The office's project portfolio features a mix of research and development initiatives, which receive core funding to support the research side of the program and the coordination of buy-ins that support field technical assistance. Professional staff in the office make a conscious effort to marry these two functions together so that each derives benefits from the other. The outcome of this marriage, when successful, is increasingly capable U.S. centers of excellence, that both develop and apply advances in the state of the art and best practice of sustainable enterprise development, for the benefit of A.I.D. and host countries alike.

The office achieves its mission objectives only to the extent it establishes support relationships with USAIDs, and through them with host country private, NGO and public sector institutions. The normal means for implementing these relationships is through mission and other AID/W office buy-ins. APRE/SMIE prides itself not just in the number and dollar volume of buy-ins which its project officers and projects attract, but in the practice of quality control which it has developed over the years and which assures missions and other clients of excellence in the execution of these tasks.

This FY 1993 ABS requests the program and staff resources to continue and expand the nearly fifteen years of cumulative experience developed in APRE/SMIE, its predecessors, and the contractors and cooperators who long have been associated with us. The proposed FY 1993 portfolio is designed both to stay this

well-trod course while diversifying at the margins to incorporate into the mainstream of the Agency's small, micro and informal enterprise development portfolio some new, promising "second-generation" initiatives which promise to leverage substantially the limited A.I.D. resources available in this sector. A second enhanced objective for FY 1993 is to improve the Agency's ability to justify and account for the expenditure of these scarce resources in this much debated sector.

**Minimum Carrying Cost:** APRE/SMIE's FY 1993 MCC will be \$3.605 million. Pipelines and burnrates for the three MCC projects are equivalent to those of previous years. As detailed in Table V, the FY 1993 MCC portfolio consists of:

- o **GEMINI:** This project continues to be the Agency's principal resource for supporting implementation of the Congressionally-mandated microenterprise program. GEMINI currently is authorized through FY 1993. As shown in Table V, core funding of \$1.275 million is needed. However, also funded under 936-5448 (GEMINI) is the Advisory Committee on Microenterprise Development (\$140,000) and the Peace Corps Microenterprise Development Program (\$800,000), currently covered by annual OYB transfers. (Note: It has been recommended that these two items [totaling \$940,000] be added to the Bureau FY 1993 OYB. Should this be done, the MCC level for GEMINI would need to be raised to \$2.215, and the AAPL increased accordingly.)
- o **IRIS:** Drawing on the work of Hernando de Soto in Peru, the Institutional Reform and the Informal Sector Project supports reform of legal, regulatory and economic policies to enhance competitive markets and democratic processes in Asia, Latin America, Africa and Eastern Europe. The project supports a center of excellence which seeks to better understand institutional requirements for economic growth and provides a significant buy-in capability. Core funding of \$2.2 million is needed in FY 1993.
- o **MEMS:** This project -- providing a management information system (MIS) for Agency-wide microenterprise activity -- responds to Congressional requirements and Agency commitments to provide detailed information on micro-lending and other forms of microenterprise activity supported by A.I.D. worldwide. In FY 1993, the final year of MEMS authorization, \$130,000 is needed.

**AAPL Level:** APRE/SMIE's FY 1993 AAPL is \$5.2 million. The additional funding above the MCC level, \$1.595 million, will be used for two activities:

- o **MIMES:** This is a follow-on to MEMS. At the AAPL level, the Microenterprise IMPact Evaluation System is

projected at \$800,000 in FY 1993. This new project will be designed to move the Agency beyond the MEMS project -- which focuses only on monitoring Agency compliance to meet the Congressional microenterprise earmark -- to assessing the economic and other impacts of microenterprise activities in selected areas.

- o Commercial Banks in Microenterprise Finance: This new initiative is designed to promote the involvement of commercial banks in savings mobilization and lending for microenterprises. It is intended to be an instrument for diffusing more widely and sustainably the new generation of microenterprise savings and credit programs (e.g., BRI/Indonesia, Banco Sol/Bolivia) which have either begun, or show promise soon to begin, to forge commercial ties with the formal banking sector. This 5-year project will begin in FY 1983 at a core level of \$795,000, and will provide technical assistance and training through buy-ins at an annual level of \$1 million.

Above AAPL Request:

- o APPLE: It is proposed that the FY 1993 AAPL be enhanced by \$10 million to promote expanded poverty lending for entrepreneurs. In response to Congressional requirements, in the form of a sub-earmark for "poverty lending", a new project called "Anti-Poverty Lending for Enterprises" (APPLE) is proposed. This program would provide a centrally-designed, but mission managed, fund. The resources will be awarded to missions on a competitive basis, as with the Democracy Fund, PPSS, etc. APPLE will match mission contributions in a proportion to be determined. Matching funds may go to indigenous organizations that support lending for enterprise development by the very poorest people in participating countries.

(Continued on next page)

**A.I.D. PROGRAM IN FY 1993  
ANNUAL BUDGET SUBMISSION**

**PROPOSED PROGRAM RANKING**

DECISION UNIT	APRE/SMIE	PROGRAM FUNDING
RANK PROJECT #	TITLE	(\$000) APPROP AMOUNT

**MCC LEVEL**

936-5448	Growth & Equity thru Microent. (GEMINI)*	1,275
940-0015	Inst. Reform & Informal Sector (IRIS)	2,200
940-0400	Microenterprise Monitoring System (MEMS)	130
	Subtotal MCC	<u>3,605</u>

**AAPL LEVEL**

940-0401	Microenterprise Impact Eval. System (MIMES)	800
940-0402	Commercial Banks in Microenterprise Finance	795
	Subtotal AAPL	<u>1,595</u>

FY 1993 AAPL		<u>5,200</u>
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**REQUESTED INCREASE ABOVE AAPL LEVEL**

940-0403	Anti-Poverty Lending for Enterprises (APPLE)	<u>10,000</u>
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**Note:**

* Not including OYB Transfers to GEMINI (936-5448):		
Peace Corps Microenterprise (MEDP)		800
Advisory Committee on Microenterprise		<u>140</u>
		<u>940</u>

FY93BUD.ABS

APRE SMALL,MICRO AND INFORMAL ENTERPRISE (129943) FY 1993 ANNUAL BUDGET SUBMISSION

TABLE 1 - LONG RANGE PLAN BY APPROPRIATION ACCOUNT (\$000)

ACCOUNT	FY 1990 ACTUAL	FY 1991 ESTIMATE	FY 1992 CP	FY 1992 PLANNED	FY 1993 PROPOSED	PLANNING PERIOD-	1994	1995	1996	1997
AGR.,RURAL DEV. & NUTR.										
Grants	1,166	207	500							
Loans	1,166	207	500							
POPULATION PLANNING										
Grants										
Loans										
HEALTH										
Grants										
Loans										
CHILD SURVIVAL FUND										
Grants										
Loans										
AIDS										
Grants										
Loans										
EDUCATION & HUMAN RES.										
Grants										
Loans										
PVT.SECT.,ENERGY & ENV.	1,220	3,102	4,046	4,546	5,200					
Grants	1,220	3,102	4,046	4,546	5,200					
Loans										
TOTAL FUNCTIONAL ACCOUNTS	2,386	3,309	4,546	4,546	5,200					
Grants	2,386	3,309	4,546	4,546	5,200					
Loans										
DEV. FUND FOR AFRICA										
DEVELOPMENT PROGRAMS						5,400	5,600	6,000	6,500	
INT'L DISASTER ASST.										
TOTAL DA	2,386	3,309	4,546	4,546	5,200	5,400	5,600	6,000	6,500	
Grants	2,386	3,309	4,546	4,546	5,200	5,400	5,600	6,000	6,500	
Loans										

## APRE SMALL,MICRO AND INFORMAL ENTERPRISE (129943) FY 1993 ANNUAL BUDGET SUBMISSION

**TABLE I - LONG RANGE PLAN BY APPROPRIATION ACCOUNT (\$000)**

[illegible]



TABLE IV - PROJECT BUDGET DATA

-----ESTIMATED U.S. DOLLAR COST (\$000)-----												FY 1993
FUNDING	OBLIG		--TOTAL COST--		OBLIG	---FY 1991---		FY 1992		YR END	PROPOSED	
SOURCE	INIT	FINAL	AUTH	PLAN	THRU	OBLIG	EXPEND	OBLIG	EXPEND	MORTGAGE		
					FY 1990	ATIONS	ITURES	ATIONS	ITURES			
-----												
PROJECT NUMBER: 9365448 TITLE: GROWTH & EQUITY THRU MICRO INVEST/INST. PROJ/NOM PROJ IND.: PA												
FM G	88	93	1,239	1,239	1,032	207	600		639			
SD G	88	93	8,061	8,061	2,350	1,332	1,451	1,500	1,200	2,879	1,275	
PROJECT TOTAL:			9,300	9,300	3,382	1,539	2,051	1,500	1,839	2,879	1,275	
PROJECT NUMBER: 9400015 TITLE: INSTITUTIONAL REFORM & INFORMAL SECTOR PROJ/NOM PROJ IND.: PA												
SD G	90	94	8,835	8,835	850	1,500	1,500	2,546	2,000	3,939	2,200	
PROJECT NUMBER: 9400400 TITLE: MICROENTERPRISE MONITORING SYSTEM PROJ/NOM PROJ IND.: PA												
SD G	91	93	900	900		270	20	500	500	130	130	
PROJECT NUMBER: 940xxx2 TITLE: MICROENTERPRISE IMPACT EVAL. SYSTEM PROJ/NOM PROJ IND.: PA												
SD G	93	97		2,500							800	
PROJECT NUMBER: 940xxx3 TITLE: COMMERCIAL BANKS IN MICROENT. FINANCE PROJ/NOM PROJ IND.: PA												
SD G	93	97		2,500							795	
PROJECT NUMBER: 940xxx4 TITLE: ANTI-POVERTY LENDING FOR ENTERPRISES PROJ/NOM PROJ IND.: PA												
FM G	93	97		25,000								
SD G	93	97		25,000								
PROJECT TOTAL:			0	50,000	0	0	0	0	0	0	0	
REPORT TOTAL:			19,035	74,035	4,232	3,309	3,571	4,546	4,339	6,948	5,200	
APPROPRIATION SUMMARY												
FM						207	600	0	639	0	0	
SD						3,102	2,971	4,546	3,700	6,948	5,200	
REPORT TOTAL:						3,309	3,571	4,546	4,339	6,948	5,200	

APRE SMALL,MICRO AND INFORMAL ENTERPRISE (129943) FY 1993 ANNUAL BUDGET SUBMISSION

AC/SI AGGREGATE ANALYSIS  
ACTIVITY CODES  
(U.S. Dollars Thousands)

		FY 1991 ESTIMATE		FY 1992 PLANNED		FY 1993 PROPOSED	
ACTIVITY		AMOUNT	PCT OF TOTAL PROGRAM	AMOUNT	PCT OF TOTAL PROGRAM	AMOUNT	PCT OF TOTAL PROGRAM
AGAB	AGRICBUSINESS	308	9.3 %	300	6.6 %	255	4.9 %
AGCR	AGRICULTURAL CREDIT					240	4.6 %
DIOI	DEMOCRATIC INITIATIVES (NOT ELSEWHERE CODED)	450	13.6 %	764	16.8 %	660	12.7 %
DIRL	RULE OF LAW/ADMINISTRATION OF JUSTICE	450	13.6 %	764	16.8 %	660	12.7 %
PEBD	BUSINESS DEVELOPMENT PROMOTION	1,797	54.3 %	2,314	50.9 %	2,081	40.0 %
PEFM	FINANCIAL MARKETS	154	4.7 %	150	3.3 %	1,084	20.8 %
PRNS	POLICY REFORM, NONSECTORAL N.E.C	150	4.5 %	255	5.6 %	220	4.2 %
UNCODED ACTIVITIES		0	0.0 %				
PROGRAM TOTAL		3,309	100.0 %	4,546	100.0 %	5,200	100.0 %

APRE SMALL,MICRO AND INFORMAL ENTERPRISE (129943) FY 1993 ANNUAL BUDGET SUBMISSION

AC/SI AGGREGATE ANALYSIS  
SPECIAL INTEREST CODES  
(U.S. Dollars Thousands)

		FY 1991 ESTIMATE		FY 1992 PLANNED		FY 1993 PROPOSED	
SPECIAL INTEREST		AMOUNT	PCT OF TOTAL PROGRAM	AMOUNT	PCT OF TOTAL PROGRAM	AMOUNT	PCT OF TOTAL PROGRAM
I. Substantive							
A. Spatial/Geographic							
B. Special Targets							
WDI	WOMEN IN DEVELOPMENT: INTEGRATED	905	27.3 %	1,000	22.0 %	1,500	28.8 %
PSD	PRIVATE SECTOR DEVELOPMENT	450	13.6 %	764	16.8 %	2,136	41.1 %
SFI	SOCIAL SECTOR FINANCING					278	5.4 %
PVX	PVO INSTITUTIONAL DEVELOPMENT	215	6.5 %	210	4.6 %	179	3.4 %
INS	INSTITUTION BUILDING	2,101	63.5 %	3,141	69.1 %	2,555	49.1 %
EPR	ECONOMIC POLICY REFORM					56	1.1 %
C. Food, Agriculture & Rural Development							
D. Energy/Environment							
II. Institutional Mechanisms							
A. Public/Private							
PRT	PRIVATE ENTITY					757	14.5 %
B. PVO/NGOs							
PVL	PVO/NGOs, LOCAL	932	28.2 %	1,145	25.2 %	1,476	28.4 %
COP	COOPERATIVES	185	5.6 %	180	4.0 %	783	15.0 %
C. International Agricultural Research Centers							
D. Universities							
E. Non-Profit Organizations							
III. Research Efforts							
A. Applied Research							
RSS	SOCIAL SCIENCE RESEARCH	396	12.0 %	495	10.9 %	424	8.2 %
B. Basic Research							
C. Development Research							
IV. Training							
TTE	TRAINING, TECHNICAL					119	2.3 %
TIC	TRAINING, IN-COUNTRY					795	15.3 %

APRE SMALL, MICRO AND INFORMAL ENTERPRISE (129943)  
FY 1993 ANNUAL BUDGET SUBMISSION

PAGE 1

AC/SI SUMMARY REPORT  
(U.S. Dollars Thousands)

FY 1991  
ESTIMATE

FY 1992  
PLANNED

FY 1993  
REQUEST

PROJECT NUMBER: 936-5448 TITLE: GROWTH & EQUITY THRU MICRO INVEST/INST.

AGAB AGRIBUSINESS

SI CODE: COP	20 %	8
SI CODE: PVL	30 %	12
SI CODE: WOI	50 %	20

TOTAL AC CODE: 20 % 41

PEBD BUSINESS DEVELOPMENT PROMOTION

SI CODE: COP	10 %	14
SI CODE: INS	50 %	72
SI CODE: PVL	50 %	72
SI CODE: PVX	20 %	28
SI CODE: RSS	20 %	28
SI CODE: WOI	50 %	72

TOTAL AC CODE: 70 % 144

PEFM FINANCIAL MARKETS

SI CODE: COP	10 %	2
SI CODE: INS	50 %	10
SI CODE: PVL	20 %	4
SI CODE: RSS	20 %	4
SI CODE: WOI	50 %	10

TOTAL AC CODE: 10 % 20

PROJECT TOTAL 100 % 207 0 0

PROJECT NUMBER: 940-0015 TITLE: INSTITUTIONAL REFORM & INFORMAL SECTOR

DIOI DEMOCRATIC INITIATIVES (NOT ELSEWHERE CODED)

SI CODE: INS	100 %	450	763	660
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TOTAL AC CODE: 30 % 450 763 660

DIRL RULE OF LAW/ADMINISTRATION OF JUSTICE

SI CODE: INS	100 %	450	763	660
SI CODE: PSD	100 %	450	763	660

TOTAL AC CODE: 30 % 450 763 660

PEBD BUSINESS DEVELOPMENT PROMOTION

APRE SMALL, MICRO AND INFORMAL ENTERPRISE (129943)  
FY 1993 ANNUAL BUDGET SUBMISSION

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AC/SI SUMMARY REPORT  
(U.S. Dollars Thousands)

		FY 1991 ESTIMATE	FY 1992 PLANNED	FY 1993 REQUEST
SI CODE: INS	100 %	450	763	660
TOTAL AC CODE:	30 %	450	763	660
PRNS POLICY REFORM, NONSECTORAL N.E.C				
SI CODE RSS	100 %	150	254	220
TOTAL AC CODE:	10 %	150	254	220
<b>PROJECT TOTAL</b>	<b>100 %</b>	<b>1.500</b>	<b>2.546</b>	<b>2.200</b>
<b>PROJECT NUMBER: 940-0400 TITLE: MICROENTERPRISE MONITORING SYSTEM</b>				
PEBD BUSINESS DEVELOPMENT PROMOTION				
SI CODE: INS	50 %	135	250	65
SI CODE: PVL	100 %	270	500	130
SI CODE: WDI	50 %	135	250	65
TOTAL AC CODE:	100 %	270	500	130
<b>PROJECT TOTAL</b>	<b>100 %</b>	<b>270</b>	<b>500</b>	<b>130</b>
<b>PROJECT NUMBER: 936-5448 TITLE: GROWTH &amp; EQUITY THRU MICRO INVEST/INST.</b>				
AGAB AGRIBUSINESS				
SI CODE: COP	20 %	53	60	51
SI CODE: PVL	30 %	79	90	76
SI CODE: WDI	50 %	133	150	127
TOTAL AC CODE:	20 %	266	300	255
PEBD BUSINESS DEVELOPMENT PROMOTION				
SI CODE: COP	10 %	93	105	89
SI CODE: INS	50 %	466	525	446
SI CODE: PVL	50 %	466	525	446
SI CODE: PVX	20 %	186	210	178
SI CODE: RSS	20 %	186	210	178
SI CODE: WDI	50 %	466	525	446
TOTAL AC CODE:	70 %	932	1,050	892
PEFM FINANCIAL MARKETS				
SI CODE: COP	10 %	13	15	12
SI CODE: INS	50 %	66	75	63

AC/SI SUMMARY REPORT  
(U.S. Dollars Thousands)

		FY 1991 ESTIMATE	FY 1992 PLANNED	FY 1993 REQUEST
SI CODE: PVL	20 %	26	30	25
SI CODE: RSS	20 %	26	30	25
SI CODE: WDI	50 %	66	75	63
TOTAL AC CODE:	10 %	133	150	127
PROJECT TOTAL	100 %	1,332	1,500	1,275

PROJECT NUMBER: 940-xxx2 TITLE: MICROENTERPRISE IMPACT EVAL. SYSTEM

AGCR AGRICULTURAL CREDIT

SI CODE: COP	50 %	120
SI CODE: PSD	100 %	240
SI CODE: PVL	50 %	120
SI CODE: WDI	50 %	120

TOTAL AC CODE: 30 % 240

PEBD BUSINESS DEVELOPMENT PROMOTION

SI CODE: COP	20 %	32
SI CODE: PSD	100 %	160
SI CODE: PVL	50 %	80
SI CODE: WDI	50 %	80

TOTAL AC CODE: 20 % 160

PEFM FINANCIAL MARKETS

SI CODE: COP	20 %	80
SI CODE: PRT	50 %	200
SI CODE: PSD	100 %	400
SI CODE: PVL	50 %	200
SI CODE: WDI	50 %	200

TOTAL AC CODE: 50 % 400

PROJECT TOTAL 100 % 0 0 800

PROJECT NUMBER: 940-xxx3 TITLE: COMMERCIAL BANKS IN MICROENT. FINANCE

PEBD BUSINESS DEVELOPMENT PROMOTION

SI CODE: COP	50 %	119
SI CODE: PSD	50 %	119
SI CODE: PVL	50 %	119
SI CODE: TIC	100 %	238

APRE SMALL, MICRO AND INFORMAL ENTERPRISE (129943)  
FY 1993 ANNUAL BUDGET SUBMISSION

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AC/SI SUMMARY REPORT  
(U.S. Dollars Thousands)

		FY 1991 ESTIMATE	FY 1992 PLANNED	FY 1993 REQUEST
SI CODE: TTE	50 %			119
SI CODE: WOI	50 %			119
TOTAL AC CODE:	30 %			238
PEFM FINANCIAL MARKETS				
SI CODE: COP	50 %			278
SI CODE: EPR	10 %			55
SI CODE: PRT	100 %			556
SI CODE: PSD	100 %			556
SI CODE: PVL	50 %			278
SI CODE: SFI	50 %			278
SI CODE: TIC	100 %			556
SI CODE: WOI	50 %			278
TOTAL AC CODE:	70 %			556
PROJECT TOTAL	100 %	0	0	795
REPORT TOTAL		3,309	4,546	5,200

APRE SMALL,MICRO AND INFORMAL ENTERPRISE (129943)  
FY 1993 ANNUAL BUDGET SUBMISSION

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AGGREGATION OF AC/SI CODES FOR SPECIAL ISSUES  
(U.S. Dollars Thousands)

	FY 1991 ESTIMATE	FY 1992 PLANNED	FY 1993 REQUEST
(1) Child Survival Funding			
(2) Other Health			
(3) Environment			
(4) Energy			
(5) Forestry			

Refer to ABS Guidance Attachment B for aggregation basis

The above summaries are aggregations of ACs and SIs. Other aggregations consist of ACs only and can be derived from AC section of the Aggregate Analysis Report



APRE SMALL, MICRO AND INFORMAL ENTERPRISE (129943)  
FY 1993 ANNUAL BUDGET SUBMISSION

TABLE V - PROPOSED PROGRAM RANKING

RANK	PROJECT	TITLE	PROGRAM FUNDING (\$000)	
			APPROP	INCR
MCC LEVEL				
	936-5448	GROWTH & EQUITY THRU MICRO INVEST/INST.	SD	1,275
	940-0015	INSTITUTIONAL REFORM & INFORMAL SECTOR	SD	2,200
	940-0400	MICROENTERPRISE MONITORING SYSTEM	SD	130
		TOTAL MCC PROPOSED		3,605
INCREMENT LEVEL				
1	940-xxx2	MICROENTERPRISE IMPACT EVAL. SYSTEM	SD	800
2	940-xxx3	COMMERCIAL BANKS IN MICROENT. FINANCE	SD	795
		TOTAL INCREMENT PROPOSED		1,595
		TOTAL PROPOSED		5,200

TABLE VII - LIST OF PLANNED EVALUATIONS FY 1993 ABS

<u>PROJECT LIST</u> (Project # and Title)	<u>Last Eval</u> <u>Completed</u> (Mo./Yr.)	<u>FY 1992</u> <u>Start To</u> (Qtr.)	<u>FY 1993</u> <u>Start To</u> (Qtr.)	<u>REASONS/ISSUES</u>	<u>FUNDING</u> <u>SOURCE</u> (\$000)	<u>USAID</u> (PERSON DAYS)	<u>COLLATERAL</u> <u>ASSISTANCE</u>
Growth & Equit. thru Microent. Invest./Insts. (GEMINI) (936-5448)	--	3 4	- -	Mid-term Assessment of Progress toward Project Objectives	PD&S	50 20	Intern (IDI) rotation 2 months
Instit. Reform in the Informal Sector (IRIS) (936-5448)	--	- -	3 4	Mid-term Assessment of Progress toward Project Objectives	PD&S	50 20	Intern (PMI) rotation 2 months

BUDGET PLAN CODE \_\_\_\_\_

FILE NAME: 91 92WASH  
RANGE NAME: 91\_92

TABLE VIII(c)  
FY 1993 ANNUAL BUDGET SUBMISSION  
(Dollars in Thousands)

EXPENSE CATEGORY	FUNC	FY 1991 EST		FY 1992 ESTIMATE			
		FY 1991 EST		LOW \$ LIMIT		HIGH \$ LIMIT	
	CODE	DOLLARS	UNITS	DOLLARS	UNITS	DOLLARS	UNITS
IPAs/Details-in	N200						
AID/W Travel	T500						
Site Visits - Proj/Prog	T510			11,500	3		
Site Visits - Admin. Support	T520						
Meetings/Conferences	T530			4,500	2		
Retreats	T540						
Expts/Consultant Travel	T550						
Invitational Travel	T560						
Orientation Travel	T570						
Disaster Related Travel	T581						
Evaluation Travel	T582			3,000	1		
All Other Travel	T590			19,000			
TOTAL TRAVEL	T500	21,790					
Miscellaneous Services	V900						
Data Entry/Retrieval Svcs	V911						
Clerical Services	V912						
Consultant Services	V913						
All Other Manpower Svcs	V919						
DCAA Audits	V921						
HHS Audits	V922						
All Federal Audits	V923						
Non Federal Audits	V924						
OPM Background Invest.	V925						
Cont Background Invest.	V926						
Other Investigations	V927						
Other Audits	V929						
A.I.D. Hosted Conf/Seminars	V931						
Meetings/Workshops	V932			1,500			
Other Seminars	V933						
Other Conferences	V939						
Internal Studies & Analysis	V951						
Congressional Studies	V952						
OMB Studies	V953						
All Other Studies/Analysis	V959						
Boards - Review	V961						
Recruiting/Advertising	V962						
Recruiting - All Other	V963						
Grievances	V964						
Outplacement	V965						
FSN Activities	V966						
All Other Pers. Spt Act.	V969						
All Other Misc Services	V990						
SUBTOTAL MISC. SVCS.	V900			1,500			
TOTAL BUDGET		21,790		20,500			

BUDGET PLAN CODE \_\_\_\_\_

FILE NAME: 93 94WASH  
 RANGE NAME: 93REQUEST

TABLE VIII(c)  
FY 1993 ANNUAL BUDGET SUBMISSION  
 (Dollars in Thousands)

EXPENSE CATEGORY	FUNG CODE	FY 1993 REQUEST					UNITS
		EST. FY 92 EST	DECREASE & NON- RECUR.	WAGE & PRICE INC.	OTHER INC.	TOTAL FY 93 REQUEST	
IPAs/Details-in	N200						
AID/W Travel							
Site Visits - Proj/Prog	T510					11,900	3
Site Visits - Admin. Support	T520						
Meetings/Conferences	T530					4,800	2
Retreats	T540						
Expts/Consultant Travel	T550						
Invitational Travel	T560						
Orientation Travel	T570						
Disaster Related Travel	T581						
Evaluation Travel	T582					3,300	1
All Other Travel	T590						
TOTAL TRAVEL	T500	19,000				20,000	
Miscellaneous Services	V900						
Data Entry/Retrieval Svcs	V911						
Clerical Services	V912						
Consultant Services	V913						
All Other Manpower Svcs	V919						
DCAA Audits	V921						
HHS Audits	V922						
All Federal Audits	V923						
Non Federal Audits	V924						
OPM Background Invest.	V925						
Cont Background Invest.	V926						
Other Investigations	V927						
Other Audits	V929						
A.I.D. Hosted Conf/Seminars	V931						
Meetings/Workshops	V932						
Other Seminars	V933						
Other Conferences	V939						
Internal Studies & Analysis	V951						
Congressional Studies	V952						
OMB Studies	V953						
All Other Studies/Analysis	V959						
Boards - Review	V961						
Recruiting/Advertising	V962						
Recruiting - All Other	V963						
Grievances	V964						
Outplacement	V965						
FSN Activities	V966						
Other Pers. Spt. Activities	V969						
All Other Misc Services	V990						
TOTAL MISC. SERVICES	V900	1,500					
TOTAL REQUEST		20,500				20,000	

\*\*Enter all non-recurring/decreasing items as negative amounts.

BUDGET PLAN CODE \_\_\_\_\_

FILE NAME: 83\_BAMASH  
RANGE NAME: 84REQUEST

TABLE VIII(c)  
FY 1993 ANNUAL BUDGET SUBMISSION  
(Dollars in Thousands)

EXPENSE CATEGORY	FUNC CODE	FY 1994 REQUEST				TOTAL FY 94 REQUEST	UNITS
		EST. FY 93 EST	DECREASE & NON- RECUR.	WAGE & PRICE INC.	OTHER INC.		
IPAs/Details-in	N200						
AID/W Travel							
Site Visits - Proj/Prog	T510					12,500	3
Site Visits - Admin. Support	T520						
Meetings/Conferences	T530					5,000	2
Retreats	T540						
Expts/Consultant Travel	T550						
Invitational Travel	T560						
Orientation Travel	T570						
Disaster Related Travel	T581						
Evaluation Travel	T582					3,500	1
All Other Travel	T590						
TOTAL TRAVEL	T500					21,000	
Miscellaneous Services	V900						
Data Entry/Retrieval Svcs	V911						
Clerical Services	V912						
Consultant Services	V913						
All Other Manpower Svcs	V919						
DCAA Audits	V921						
MHS Audits	V922						
All Federal Audits	V923						
Non Federal Audits	V924						
OPM Background Invest.	V925						
Cent Background Invest.	V926						
Other Investigations	V927						
Other Audits	V929						
A.I.D. Hosted Conf/Seminars	V931						
Meetings/Workshops	V932					2,500	
Other Seminars	V933						
Other Conferences	V939						
Internal Studies & Analysis	V951						
Congressional Studies	V952						
OMB Studies	V953						
All Other Studies/Analysis	V959						
Boards - Review	V961						
Recruiting/Advertising	V962						
Recruiting - All Other	V963						
Grievances	V964						
Outplacement	V965						
FSN Activities	V966						
Other Pers. Spt. Activities	V969						
All Other Misc Services	V990						
TOTAL MISC. SERVICES	V900					2,500	
TOTAL REQUEST		20,000				23,500	

\*\*Enter all non-recurring/decreasing items as negative amounts.

## A.I.D./WASHINGTON STAFFING IN WORKYEARS

Worksheet # 1

## GENERAL MANAGEMENT

Bureau/Office Name: APRE/SMIE

Fiscal Year: 91 (4)

FUNCTIONAL CATEGORY	USDN	Other U.S.G.		Other Int.		CONTRACTS	
	OE	OE	FR	OE	FR	OE	FR
Executive Direction							
Policy Development	.2						
Planning & Budgeting	.4						
Program Assessment & Evaluation	.2						
Project Design & Development			.4				
Project Review	.2		.2				
Field Liaison							
Financial Management							
Admin. Mgmt.: Personnel Mgmt.	.2						
Admin. Mgmt.: All Other							
Program Support							
Info. Systems Mgmt.: Development			.2				
Info. Systems Mgmt.: Maintenance							
Info. Systems Mgmt.: Data Entry							
Leg. Liaison, Support, & Analysis	.4						
General Legal Functions							
Liaison: Other U.S. Gov. Agencies							
Liaison: Donors & Institutions							
Liaison: General Public & Media							
Clerical/Secretarial Support	1.0						
Other (identify):							
<b>TOTALS</b>	<b>2.6</b>		<b>.8</b>				

## A.I.D./WASHINGTON STAFFING IN WORKYEARS

Worksheet # 2

## PROGRAM/PROJECT MANAGEMENT (BY SECTOR)

Bureau/Office Name: APRE/SMIE	Fiscal Year: 91
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FUNCTIONAL CATEGORY	USDN	Other U.S.G.		Other Int.		CONTRACTS	
	OE	OE	PR	OE	PR	OE	PR
Agriculture/Rural Development							
Natural Resources Mgmt./ Environment/Energy							
Health/Child Survival/ Nutrition/AIDS							
Population/Family Planning							
Education/Human Resource Development							
Private Sector Activities (not included above)	1.4		1.2				
<b>TOTALS</b>	1.4		1.2				

## A.I.D./WASHINGTON STAFFING IN WORKYEARS

Worksheet # 3

## MISCELLANEOUS PROGRAM/PROJECT MANAGEMENT

Bureau/Office Name: APRE/SMIE

Fiscal Year: 91

FUNCTIONAL CATEGORY	USDH	Other U.S.G.		Other Int.		CONTRACTS	
	OE	OE	PR	OE	PR	OE	PR
Housing Guarantees							
Urban Development							
Disaster Activities							
Democracy Intvs./Admin. of Justice							
Infrastructure/Capital Projects							
American Schools & Hospitals Abrod.							
Other (identify):							
<b>TOTALS</b>	4.0*		2.0				

\* Projected Actual Usage

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## A.I.D./WASHINGTON STAFFING IN WORKYEARS

Worksheet # 1

## GENERAL MANAGEMENT

Bureau/Office Name: APRE/SMIE

Fiscal Year: 92 (4)

FUNCTIONAL CATEGORY	USDH	Other U.S.G.		Other Int.		CONTRACTS	
	OE	OE	PR	OE	PR	OE	PR
Executive Direction							
Policy Development	.2						
Planning & Budgeting	.4						
Program Assessment & Evaluation	.2						
Project Design & Development			.4				
Project Review	.2		.2				
Field Liaison							
Financial Management							
Admin. Mgmt.: Personnel Mgmt.	.2						
Admin. Mgmt.: All Other							
Program Support							
Info. Systems Mgmt.: Development							
Info. Systems Mgmt.: Maintenance			.2				
Info. Systems Mgmt.: Data Entry							
Leg. Liaison, Support, & Analysis	.4						
General Legal Functions							
Liaison: Other U.S. Gov. Agencies							
Liaison: Donors & Institutions							
Liaison: General Public & Media							
Clerical/Secretarial Support	1.0						
Other (identify):							
<b>TOTALS</b>	<b>2.6</b>		<b>.8</b>				

## A.I.D./WASHINGTON STAFFING IN WORKYEARS

Worksheet # 2

## PROGRAM/PROJECT MANAGEMENT (BY SECTOR)

Bureau/Office Name: APRE/SMIE

Fiscal Year: 92

FUNCTIONAL CATEGORY	USDW	Other U.S.G.		Other Int.		CONTRACTS	
	OE	OE	PR	OE	PR	OE	PR
Agriculture/Rural Development							
Natural Resources Mgmt./ Environment/Energy							
Health/Child Survival/ Nutrition/AIDS							
Population/Family Planning							
Education/Human Resource Development							
Private Sector Activities (not included above)	1.4		1.2				
<b>TOTALS</b>	1.4		1.2				

**A.I.D./WASHINGTON STAFFING IN WORKYEARS**

Worksheet # 3

**MISCELLANEOUS PROGRAM/PROJECT MANAGEMENT**

<b>Bureau/Office Name:</b> APRE/SMIE	<b>Fiscal Year:</b> 92
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FUNCTIONAL CATEGORY	USDH	Other U.S.G.		Other Int.		CONTRACTS	
	OE	OE	PR	OE	PR	OE	PR
Housing Guarantees							
Urban Development							
Disaster Activities							
Democracy Int'vs./Admin. of Justice							
Infrastructure/Capital Projects							
American Schools & Hospitals Abrd.							
Other (identify):							
<b>TOTALS</b>	4.0		2.0				

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APRE SMALL, MICRO AND INFORMAL ENTERPRISE (129943)  
FY 1993 ANNUAL BUDGET SUBMISSION

TABLE X: MICROENTERPRISE PROGRAMS  
(U.S Dollars Thousands)

FUNCTION FUND & FUNCTION	FY1990 ACTUAL	FY1991 ESTIMATE	FY1992 PLANNED	FY1993 PROPOSED
9365448 GROWTH & EQUITY THRU MICRO INVEST/INST.				
DA Training and Technical Assistance	1,402	1,539	1,500	1,275
PROJECT TOTAL:	1,402	1,539	1,500	1,275
9400015 INSTITUTIONAL REFORM & INFORMAL SECTOR				
DA Institutional Development & Support	567	1,000	1,697	1,467
PROJECT TOTAL:	567	1,000	1,697	1,467
9400400 MICROENTERPRISE MONITORING SYSTEM				
DA Training and Technical Assistance		270	500	130
PROJECT TOTAL:		270	500	130
940xxx2 MICROENTERPRISE IMPACT EVAL. SYSTEM				
DA Training and Technical Assistance				200
DA Institutional Development & Support				200
DA Other				400
PROJECT TOTAL:				800
940xxx3 COMMERCIAL BANKS IN MICROENT. FINANCE				
DA Training and Technical Assistance				150
DA Institutional Development & Support				495
DA Policy/Regulatory Reform				150
PROJECT TOTAL:				795
940xxx4 ANTI-POVERTY LENDING FOR ENTERPRISES				
PROJECT TOTAL:				
REPORT TOTAL:	1,969	2,809	3,697	4,467

APRE SMALL, MICRO AND INFORMAL ENTERPRISE (129943)  
FY 1993 ANNUAL BUDGET SUBMISSION

TABLE X: MICROENTERPRISE PROGRAMS  
COUNTRY RECAP  
(U.S. Dollars Thousands)

FUND SOURCE FUNCTION	FY1990 ACTUAL	FY1991 ESTIMATE	FY1992 PLANNED	FY1993 PROPOSED
ESF/SAI DOLLAR OBLIGATIONS				
Loans to Microenterprises				
Training and Technical Assistance				
Institutional Development & Support				
Policy/Regulatory Reform				
Other				
ESF/SAI DOLLAR OBLIGATIONS	TOTAL:			
FDAP DOLLAR OBLIGATIONS				
Loans to Microenterprises				
Training and Technical Assistance	1,402	1,809	2,000	1,755
Institutional Development & Support	567	1,000	1,697	2,162
Policy/Regulatory Reform				150
Other				400
FDAP DOLLAR OBLIGATIONS	TOTAL: 1,969 2,809 3,697 4,467			
LOCAL CURRENCY EXPENDITURES				
Loans to Microenterprises				
Training and Technical Assistance				
Institutional Development & Support				
Policy/Regulatory Reform				
Other				
LOCAL CURRENCY EXPENDITURES	TOTAL:			
GRAND TOTAL	1,969	2,809	3,697	4,467

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## NEW PROJECT NARRATIVE

### MICROENTERPRISE IMPACT EVALUATION SYSTEM ("MIMES")

Project Number: 940-0401

Project Type: Project Assistance (Grant)

Project Funding: FY 1993 - \$800,000; LOP \$2.5 million (5 yrs.)

Appropriation Account: PSEE

Objective: This project seeks to assess economic and social impacts of A.I.D.-funded activities in microenterprise development in selected developing countries.

The Microenterprise Impact Evaluation System (MIMES) project is a follow-on to the Microenterprise Monitoring System (MEMS) project which was launched in FY 1991 for three years. MEMS was authorized at a LOP of \$900,000 and provides a management information system (MIS) for Agency-wide microenterprise activity in response to Congressional requirements and Agency commitments. Detailed information is being generated on micro-lending and other forms of microenterprise activity supported by A.I.D. worldwide. MEMS-type monitoring is expected to be self-sustaining in the institutions and field programs funded by A.I.D. by the end of FY 1993. In other words, MEMS will have completed its objectives by that time.

Problems: Of greater import than minimal monitoring data on field project activities is evaluating some measure of the impact that microenterprise programming has on people, especially the poor people operating enterprises assisted directly or indirectly by A.I.D.-funded projects. As the MEMS follow-on, MIMES is designed to move the Agency beyond monitoring, for Agency compliance with Congressional microenterprise earmarks, to evaluation of microenterprise impact. This concern for better personal, firm-level and economy-wide impact information has been expressed often by the Congress, A.I.D. management and the growing number of outsiders interested in A.I.D.'s microenterprise program.

Target Group: The target groups are the same as those served by A.I.D. microenterprise activity: the poorest entrepreneurs and peoples in the countries served by our projects.

Research Activities: Comparative analyses of selected countries in Africa, Latin America, Asia and Central/Eastern Europe will be undertaken. Impact in human and individual terms (income and employment) and in economic terms (firm viability, productivity, etc.) will be assessed.

Participant Training: Workshops will be held to share results of the MIMES evaluation work in selected locations in the field.

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Workforce Implications: One FTE is needed to manage this project. In FY 1993, MEMS will be coming to an end, and MIMES will be getting underway. The MEMS project manager will take on MIMES project management.

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## NEW PROJECT NARRATIVE

### COMMERCIAL BANKS IN MICROENTERPRISE FINANCE

Project Number: 940-0402

Project Funding: Core funding of \$795,000 in FY 93, with LOP of \$2.5 million for 5 years. Buy-ins up to \$5 million.

Project Type: Technical assistance contract, with core and buy-in capability.

Appropriation Account: PSEE or DP

Objective: This project seeks to promote the involvement of commercial banks in providing savings and credit for microenterprises.

Character-based microenterprise lending represents a new financial technology that is now approaching financial viability in a number of programs around the world. This new generation of microenterprise savings and credit programs are reaching the point at which they can use commercial sources of funds. At the same time, several commercial banks are known to be interested in developing their own microenterprise programs.

This project will promote the involvement of commercial banks in microenterprise finance through two routes:

- o Commercial banks as a source of lendable funds on market terms for NGO-based programs (the most likely route in the short-run).
- o Microenterprise windows operated directly by commercial banks (not as likely in the short-run, but has great longer-run potential).

Because microenterprise programs have, until now, operated with substantial subsidies, the process of moving to commercial funding sources requires a transition effort to help prepare the programs to qualify for market-rate funding and to help banks provide it. This effort will require both technical assistance and the development of financial instruments that can support the transition. The project will 1) provide technical assistance to A.I.D. missions, banks, and NGOs in developing financially sound microenterprise programs; 2) design financial instruments that can help bridge the current gap (e.g., loan guarantee facilities such as the Bridge Fund operated by ACCION International with support from APRE/I); and 3) develop related training materials and training capacity for introducing banks to the special requirements of microenterprise finance.

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If this project succeeds, important groundwork will have been laid for the rapid expansion of access to financial services of microenterprises in a significant number of developing countries.

Target Group: The broad array of micro-entrepreneurs who either do not participate in formal credit or savings schemes or whose credit/savings services currently are provided by informal, NGO or other non-bank institutions.

Workforce Implications: One additional FTE with skills in finance will be required to design and eventually manage this project.

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**NEW PROJECT NARRATIVE**

**ANTI-POVERTY LENDING FOR ENTERPRISES ("APPLE")**

**Project Number:** 940-0403

**Project Funding:** FY 1993: \$10,000,000 Matching Fund

**Appropriation Accounts:** If FDAP, equally ARDN and PSEE  
Otherwise, "Development Programs" (DP)

**Objectives:** This matching fund, to be established as an AID/W-held reserve, will provide an incentive for A.I.D. field missions to promote more so-called anti-poverty lending for self-employment and microenterprise development. It will put clearly identified resources behind the Administration's willingness to implement a portion of its microenterprise program in accordance with the intent of Congress as expressed in recent legislation. Availability of such a resource, which is expected to be called for in the forthcoming A.I.D. Microenterprise Action Plan, would be an unequivocal signal of the Agency's support for provision of private sector development resources to the very poor in developing countries.

**Administrative Plan:** The ten million dollars would be programmed by APRE in the ABS process and held back in the FY 1993 OYB as an Administrator's Reserve account. Field missions would be advised early in the fiscal year of the availability of these funds on a matching basis and would be informed of the rules for competing for them. Possible rules that would be determined during the design phase would include:

- o criteria for selection
- o the level of the match -- i.e., it could be matched say 1:1 for dollars, but possibly 3 or 4:1 for local currencies.
- o limits on the amounts available to any one mission
- o the timetable for submissions and awards
- o requirements for follow-up and data collection
- o the types of counterpart institutions eligible, with a strong preference for indigenous private and PVO institutions
- o targeting requirements, especially the degree to which the very poor and women are primary beneficiaries

It is envisaged that APRE/SMIE will coordinate the competition, award, disbursement and follow-up processes. The critical

- 12 -

element -- evaluating the proposals from the field -- would be the responsibility of an inter-Bureau committee established expressly for this purpose.

Staffing Implications: Organization and management of the APPLE initiative on a continuing basis will require the services of one direct-hire officer. Although the officer would be located in APRE/SMIE in affiliation with the rest of the central establishment providing oversight and technical assistance for the Agency's worldwide microenterprise program, (s)he would administer the program as an Agency responsibility in coordination with representatives from all the regional and central bureaus.

Timetable for Development: Although pressure from Congress to begin this program without delay is strong, it is unreasonable to expect it to be implemented prior to FY 1993, when funds requested in this ABS process will become available. However, preliminary development of the concept by AID/W, with strong inputs from field missions, can begin immediately, with more concentrated inputs following incorporation of the concept into the FY 1993 CP.

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## APRE/SMIE

## WORKFORCE AND OE LEVELS

The workforce worksheets (FYs 1991 and 1992) and Tables VIII(c) (FYs 1992-94) have been completed in accordance with the instructions which call for straight-lining (in the case of workforce levels) or modest increases (3% in the case of OE). Thus, based on the ABS guidance, D-H staffing responsibilities are premised on four FTEs plus two RSSAs for FYs 1991 and 1992, and OE travel assumes a base-line of \$18,300.

In a recent memo to APRE/EMS, APRE/SMIE outlined the office's near-term workforce requirements and the rationale behind them. That memo stipulated that APRE/SMIE already is understaffed in relation to its current responsibilities. In particular, we noted that last year, anticipating the approval and implementation of MEMS, the 1992 ABS allotted one additional FTE to this office, bringing the total FTE "authorized" nominally to 5 as of FY 1992. Because of the Asia/PRE reorganization during the summer of 1990 and other budgetary constraints, that increment has never been realized and the office has made do with the part-time services of a PMI and the contribution of high opportunity cost time by other professional staff.

This existing unsatisfactory condition will be seriously exacerbated in the event the office is successful in launching the new initiatives proposed in the FY 1993 ABS. In particular, APRE/SMIE is proposing to design and manage an ambitious new Agency program to respond to the continuing importuning of Congress concerning A.I.D. commitment to, and activity levels in, anti-poverty lending. While proposed as an FY 1993 new start (see the New Project Narrative for the "APPLE" project), there is considerable pressure to begin such a new initiative in earnest in FY 1992. Whenever such an initiative is to begin, it will require an additional FTE beyond the five already (nominally) approved. We request that such a new position be made available if possible during FY 92, but no later than FY 93.

Finally, the FY 1993 MIMES and Commercial Banks new starts will require D-H management resources as well. Assuming shifts can be made in the project management matrix already established in APRE/SMIE, these two projects can be accommodated by the addition of only one additional FTE. Thus, the total FTE level requested for APRE/SMIE for FY 93 would be 7.0.

As with the staffing levels, the OE/travel estimates are far below levels that allow for high quality professional management and program sustainability. During the current year -- the base year -- we have been "fortunate" that APRE/SMIE demand for OE-funded travel was restricted by the months-long Gulf war travel ban, and was enhanced by generous subventions from the Peace

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Corps, which reduced pressure on A.I.D. OE funds for some APRE/SMIE D-H travel. What is more, we simply are not doing some necessary travel.

With growing focus on field projects, evaluation, and training initiatives in response to explicitly-stated Congressional microenterprise concerns, we anticipate dramatically higher TDY requirements in FYs 1992 and 1993 to support the elements of the Agency's microenterprise action plan which we expect will be approved by A/AID during the coming months. For these reasons, the travel budgets specified in Tables VIII(c) for FYs 92-94 are woefully under-funded, and unless increased to a range of \$35,000 to \$40,000 for each of those years, will not permit this office with growing staff and growing responsibilities to meet its own and Congressionally-imposed Agency-wide objectives.

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**ANNUAL BUDGET SUBMISSION, FY - 1993 :  
SMALL, MICRO AND INFORMAL ENTERPRISE**

**PD-ABC-892  
1 OF 1 (24X)  
1991**

**ANNUAL BUDGET SUBMISSION (ABS)**